

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Thomas Mark Ginder  
 Melissa Lynn Baer  
 Debtors

Case No. 12-13944-ref  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +Thomas Mark Ginder, 1235 Lehigh Avenue, Allentown, PA 18103-8407  
 jdb +Melissa Lynn Baer, P.O. Box 493, Orefiled, PA 18069-0493  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 12782262 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
 12806984 +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 12737034 +Aes/first Comm Cu, 1200 N 7th St, Harrisburg, PA 17102-1419  
 12737035 +Aes/pnc Natl City, 1200 N 7th St, Harrisburg, PA 17102-1419  
 12737036 +Chalv/1st Commonwealth, 257 Brodhead Rd, Bethlehem, PA 18017-8938  
 13368660 +ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 12890836 +ECMC, P.O. Box 75906, St. Paul, MN 55175  
 12737037 +Eaf Llc (original Creditor:08 Chase Bank, 1120 West Lake Co Suite B,  
 Buffalo Grove, IL 60089-1970  
 13368821 Educational Credit Management Corp, PO Box 16408, St Paul MN 55116-0408  
 13920795 +Law Offices of Everett Cook, P.C., 2309 MacArthur Road, Whitehall PA 18052-4523  
 12737038 +National Recovery Agen (original Credito, 2491 Paxton St, Harrisburg, PA 17111-1036  
 12737040 +Nco Fin/99 (original Creditor:td Bank N, Po Box 15636, Wilmington, DE 19850-5636  
 13847686 +Pennsylvania Housing Finance Agency, c/o Thomas Puleo, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 12737042 Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
 12843783 VERIZON WIRELESS, PO BOX 3397, BLOOMINGTON, IL 61702-3397  
 12737043 Vzw Ne, National Recovery P.O. Box 26055, Minneapolis, MN 55426  
 12855864 Wells Fargo Bank, Overdraft Recovery, P.O. Box 50014, Roanoke, VA 24040-0014  
 12737044 +Wm. L. Ginder Kitchens & Bathrooms, 2251 Walbert Ave., Allentown, PA 18104-1358

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Oct 18 2017 01:41:43 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:41:14  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 18 2017 01:41:52 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:45:18  
 Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:44:52  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 13028943 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:44:52 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 12934120 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2017 01:45:05 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
 12737039 +E-mail/Text: bankruptcydepartment@tsico.com Oct 18 2017 01:42:19  
 Nco Fin/99 (original Creditor:progressiv, Po Box 15636, Wilmington, DE 19850-5636  
 13124872 +E-mail/Text: blegal@phfa.org Oct 18 2017 01:41:35 Pennsylvania Housing Finance Agency,  
 211 North Front Street, Harrisburg, PA 17101-1406, Attn: ALSV/Anne  
 12737041 +E-mail/Text: blegal@phfa.org Oct 18 2017 01:41:35 Phfa, 2101 N Front St,  
 Harrisburg, PA 17110-1086  
 12784845 E-mail/PDF: rmscedi@recoverycorp.com Oct 18 2017 01:35:37 Portfolio Investments II LLC,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 12777587 E-mail/PDF: rmscedi@recoverycorp.com Oct 18 2017 01:35:50  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147  
 cr\* +ECMC, P.O. Box 75906, St. Paul, MN 55175  
 cr\* Portfolio Investments II LLC, c/o Recovery Management Systems Corporat,  
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 12936099 ##+The Law Offices of Everett Cook, P.C., 2747 Macarthur Road, Whitehall, PA 18052-3632

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-4

User: Lisa  
Form ID: 138NEW

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
JOHN EVERETT COOK on behalf of Joint Debtor Melissa Lynn Baer bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
JOHN EVERETT COOK on behalf of Debtor Thomas Mark Ginder bankruptcy@everettcooklaw.com,  
G29494@notify.cincompass.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank, National Association Trustee for The  
Pennsylvania Housing Finance Agency bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com  
LEON P. HALLER on behalf of Creditor U.S. Bank, National Association Trustee for The  
Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
THOMAS I. PULEO on behalf of Creditor Pennsylvania Housing Finance Agency  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Thomas Mark Ginder and Melissa  
Lynn Baer

Debtor(s)

Bankruptcy No: 12-13944-ref  
Chapter: 13

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***NOTICE***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

400 Washington Street  
Suite 300  
Reading, PA 19601

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 10/17/17